

FORM NOA (Notice of Assets and Deadline to File Proof of Claim)

**NOTICE OF ASSETS AND DEADLINE TO FILE PROOF OF CLAIM**

U.S. Bankruptcy Court  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102  
Telephone number: 973-645-4764

Honorable Rosemary Gambardella, U.S. Bankruptcy Judge

**CASE NUMBER:** 17-12982-RG**DATE FILED::** 2/16/17**In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):**

Victor Jose Osorio  
xxx-xx-7472

**ADDRESS OF DEBTOR(S):**

497 Piermont Road  
Cresskill, NJ 07626

**DEBTOR'S ATTORNEY:**

Aileen Perez  
Law Offices of Aileen Perez  
11 State Street  
Second Floor  
Hackensack, NJ 07601

**TRUSTEE:**

Nicholas J. Delzotti  
PO Box 20117  
Newark, NJ 07101  
973-622-3464

201-873-2575

It appeared from the schedules when this case was filed that there were no assets from which dividends could be paid to creditors as indicated on the Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors and Deadlines.

It now appears that the payment of a dividend may be possible. Pursuant to Bankruptcy Rule 3002(c)(5), the last day for filing claims is fixed as:

8/29/17

Government Units are allowed 180 days from the date of order for relief, or the above date, whichever is later. 11 U.S.C. §502(b)(9)

Except as otherwise provided by law, in order to share in any payment from the estate, a creditor must file a proof of claim by the date set forth above. The place to file the proof of claim is the office of the Clerk of the Bankruptcy Court.

A Proof of Claim is a signed statement describing a creditor's claim. A Proof of Claim form ("Official Form B 410") can be obtained at the United States Courts Web site: (<http://www.uscourts.gov/forms/bankruptcy-forms>) or at any bankruptcy clerk's office. You may also contact the Clerk's Office where this case is pending to request that a Proof of Claim form be mailed to you. The Clerk's Office telephone number is included on the front of this Notice. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the last day to file a proof of claim listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. Filing Deadline for a Creditor with a Foreign Address: The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.

**IF A CLAIM WAS PREVIOUSLY SUBMITTED, IT IS NOT NECESSARY TO FILE ANOTHER ONE.**

Dated: May 31, 2017

FOR THE COURT

Jeanne Naughton, Clerk

FORM NOA Rev. 5/2016

**Certificate of Notice Page 2 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Victor Jose Osorio  
 Debtor

Case No. 17-12982-RG  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: noa

Page 1 of 2  
 Total Noticed: 41

Date Rcvd: May 31, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 02, 2017.

db  
 516648626 +Victor Jose Osorio, 497 Piermont Road, Cresskill, NJ 07626-1524  
 516804271 +Capital One/Neiman Marcus/Bergdorf Goodm, Po Box 729080, Dallas, TX 75372-9080  
 516804273 +Dairyland USA, 240 Food Center Drive, Bronx, NY 10474-7045  
 516648637 Federal Wine & Spirits Company, Port Kearny, Kearny, NJ 07032  
 516804274 +Garden Savings F.c.u., 129 Littleton Rd, Parsippany, NJ 07054-1897  
 516804275 +Granite Realty LLC, Kaplan and Duval, LLP, 530 Old Country Road, Suite 200,  
 Westbury, NY 11590-4500  
 516804275 +Jonathan Colon, 1099 E. 23rd Street, Paterson, NJ 07513-1624  
 516804276 +Macy's, PO Box 78008, Phoenix, AZ 85062-8008  
 516804277 +Mercer County Clerk, 240 W State Street, Trenton, NJ 08608-1002  
 516804278 +New York State Department of Tax, WA Harriman Campus, Albany, NY 12227-0001  
 516804279 ++++ORIN MANAGEMENT CORP., PO BOX 541168, FLUSHING NY 11354-7168  
 (address filed with court: Orin Management Corp., PO Box 1168, Flushing, NY 11354)  
 516804280 +Ozzie Perez, 163 Greenvale Avenue, Yonkers, NY 10703-2003  
 516648640 PNC, Attn: PNC Customer Service, Po Box 53520, Pittsburg, PA 15253  
 516648641 +Porsche Financial Srvc, 1 Porsche Dr, Atlanta, GA 30354-1654  
 516648642 +Specialized Loan Servicing, P.O.Box 636005, Littleton, CO 80163-6005  
 516804281 +State of New Jersey, Division of Taxation, PO Box 1018, Moorestown, NJ 08057-0018  
 516648649 +TD Retail Card Services, Attn: Bankruptcy, 1000 Macarthur Blvd, Mahwah, NJ 07430-2035  
 516648655 +Visa Dept Store National Bank, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053  
 516804282 +Wendels Marx Lane & Mittendorf, LLP, 156 W. 56th Street, New York, NY 10019-3800  
 516804283 +White House Veal Company, 3591 Lorrie Drive, Oceanside, NY 11572-5947

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov May 31 2017 23:40:31 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov May 31 2017 23:40:30 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 516648621 +EDI: AMEREXP.COM May 31 2017 23:23:00 Amex, Correspondence, Po Box 981540,  
 El Paso, TX 79998-1540  
 516648623 EDI: BMW.COM May 31 2017 23:23:00 Bmw Financial Services, Attn: Bankruptcy Department,  
 Po Box 3608, Dublin, OH 43016  
 516648628 +EDI: CHASE.COM May 31 2017 23:23:00 Chase Bank, Attn: Bankruptcy, Po Box 15298,  
 Wilmington, DE 19850-5298  
 516648629 +EDI: CHASE.COM May 31 2017 23:23:00 Chase Card, Attn: Correspondence, Po Box 15298,  
 Wilmington, DE 19850-5298  
 516648631 +EDI: CHASE.COM May 31 2017 23:23:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298  
 516648632 +EDI: CHASE.COM May 31 2017 23:23:00 Chase Card Services, Correspondence Dept,  
 Po Box 15278, Wilmington, DE 19850-5278  
 516648633 EDI: WFNBN.COM May 31 2017 23:23:00 Comenity Bank/Express, Po Box 18215,  
 Columbus, OH 43218  
 516804272 EDI: DISCOVER.COM May 31 2017 23:23:00 Discover Financial, PO Box 15316,  
 Wilmington, DE 19850  
 516648634 +EDI: DISCOVER.COM May 31 2017 23:23:00 Discover Financial, Po Box 3025,  
 New Albany, OH 43054-3025  
 516648635 +E-mail/Text: bankruptcy.bnc@ditech.com May 31 2017 23:40:21 Ditech, Attn: Bankruptcy,  
 Po Box 6172, Rapid City, SD 57709-6172  
 516648639 +EDI: HFC.COM May 31 2017 23:23:00 Hsbc Bank Usa, Na, Po Box 2013,  
 Buffalo, NY 14240-2013  
 516648643 +EDI: RMSC.COM May 31 2017 23:23:00 Synchb/tourneau, Synchrony Bank, Po Box 965064,  
 Orlando, FL 32896-5064  
 516648644 +EDI: RMSC.COM May 31 2017 23:23:00 Synchrony Bank/ JC Penneys, Attn: Bankruptcy,  
 Po Box 956060, Orlando, FL 32896-0001  
 516648645 +EDI: RMSC.COM May 31 2017 23:23:00 Synchrony Bank/Gap, Attn: Bankruptcy, Po Box 956060,  
 Orlando, FL 32896-0001  
 516648651 EDI: TFSR.COM May 31 2017 23:23:00 Toyota Motor credit Corp, Po Box 8026,  
 Cedar Rapids, IA 52408  
 516648647 +EDI: CHRYSLER.COM May 31 2017 23:23:00 Td Auto Finance, Attn: Bankruptcy, Po Box 551080,  
 Jacksonville, FL 32255-1080  
 516648648 +EDI: TDBANKNORTH.COM May 31 2017 23:23:00 Td Banknorth Maine, Td Bank/Attn: Bankruptcy,  
 Po Box 1190, Lewiston, ME 04243-1190  
 516648650 +EDI: WTRRNBNBANK.COM May 31 2017 23:23:00 Tnb-Visa (TV) / Target,  
 C/O Financial & Retail Services, Mailstop BV PO Box 9475, Minneapolis, MN 55440-9475  
 516648656 +EDI: WFFC.COM May 31 2017 23:23:00 Wells Fargo Bank, Na, Mac F82535-02f, Po Box 10438,  
 Des Moines, IA 50306-0438

TOTAL: 21

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516791418 See amended Creditor Matrix

District/off: 0312-2

User: admin  
Form ID: noa

Page 2 of 2  
Total Noticed: 41

Date Rcvd: May 31, 2017

516648622\* +Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540  
516648624\* ++BMW FINANCIAL SERVICES, CUSTOMER SERVICE CENTER, PO BOX 3608, DUBLIN OH 43016-0306  
(address filed with court: Bmw Financial Services, Attn: Bankruptcy Department, Po Box 3608,  
Dublin, OH 43016)  
516648625\* ++BMW FINANCIAL SERVICES, CUSTOMER SERVICE CENTER, PO BOX 3608, DUBLIN OH 43016-0306  
(address filed with court: Bmw Financial Services, Attn: Bankruptcy Department, Po Box 3608,  
Dublin, OH 43016)  
516648627\* +Capital One/Neiman Marcus/Bergdorf Goodm, Po Box 729080, Dallas, TX 75372-9080  
516648630\* +Chase Card, Attn: Correspondence, Po Box 15298, Wilmington, DE 19850-5298  
516648636\* +Ditech, Attn: Bankruptcy, Po Box 6172, Rapid City, SD 57709-6172  
516648638\* +Garden Savings F.c.u., 129 Littleton Rd, Parsippany, NJ 07054-1897  
516648646\* +Synchrony Bank/Gap, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001  
516648652\* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
(address filed with court: Toyota Motor credit Corp, Po Box 8026, Cedar Rapids, IA 52408)  
516648653\* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
(address filed with court: Toyota Motor credit Corp, Po Box 8026, Cedar Rapids, IA 52408)  
516648654\* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
(address filed with court: Toyota Motor credit Corp, Po Box 8026, Cedar Rapids, IA 52408)  
TOTALS: 1, \* 11, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 02, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 31, 2017 at the address(es) listed below:

Aileen Perez on behalf of Debtor Victor Jose Osorio aperezesq@yahoo.com  
Denise E. Carlon on behalf of Creditor U.S. Bank National Association, as Trustee for  
Citigroup Mortgage Loan Trust, Inc., Mortgage Pass-Through Certificates, Series 2007-10  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Donald Troy Bonomo on behalf of Debtor Victor Jose Osorio dbonomo123@gmail.com  
Michael E. Blaine on behalf of Creditor TD Auto Finance LLC mblaine@schillerknapp.com,  
tshariff@ecf.courtdrive.com;tshariff@schillerknapp.com;jcollen@schillerknapp.com  
Nicholas J. Delzotti on behalf of Trustee Nicholas J. Delzotti nick9151@aol.com,  
NJ58@ecfcbis.com  
Nicholas J. Delzotti nick9151@aol.com, NJ58@ecfcbis.com  
Scott S. Rever on behalf of Trustee Nicholas J. Delzotti srever@wjslaw.com,  
srever@ecf.inforuptcy.com;dmendez@wjslaw.com;dmendez@ecf.inforuptcy.com  
U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8